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The Honorable State Representative Peter Lund, Committee Chair
Michigan House of Representatives Insurance Committee
374 Capitol Building
Lansing, MI 48909

RE: Opposition to House Bill 4936

Chairman Lund and Members of the House Insurance Committee:

Thank you for the opportunity to testify before you today. A little over two years ago, if you were to ask me what auto no-fault insurance is, I would not of been able to give you a proper answer, but yet I sit here today asking you to protect it.

On September 8th, 2009 I started a new job as Manager of Building Services at a non-traditional sheltered workshop in Warren that serves individuals who have sustained traumatic brain injuries in automobile accidents. At that time, I though I was starting just another job, but I would soon realize it was something more. It was a passion.

From my very first day, I began to recognize just how important lifetime medical benefits are to some who has been catastrophically injured in an automobile accident. I witness their struggles. I see their frustration. And I observe their behaviors. And even though their lives may have been turned upside down and altered forever, there is a spirit and determination that I have never seen before in anyone else. The spirit and determination that burns inside each and every one of them is fueled by hope. For some of them, it is the hope to walk again, for others it is the hope of returning to gainful employment in the community, and for others it is the hope of knowing that they can maintain quality of life. No matter the reason, hope is at the root of it all.

Over the past few weeks, I have read House Bill 4936 several times, and each time I am unable to find anything that creates hope. Instead, despair and disbelief seem to keep surfacing to the top, and this is of great concern to me. Without that element of hope for the future, anyone catastrophically injured will have very different views of what they hope for. Instead of hoping to walk again, they will be hoping that their family doesn't loose their home to foreclosure as the medical bills pile up with no more insurance left to pay them. Instead of hoping to return to work, they will hope that they have enough money to purchase their prescriptions that are no longer covered.

While each brain injury is different, one factor remains the same among anyone catastrophically injured in an automobile accident, and that is, they didn't ask for this to happen to them. It could happen to any of us, at anytime, at anyplace. I know the level of care that I want for me and my family if one of us were to be involved in a serious accident, but most people do not realize what it takes to recover from such an event. Lifetime medical coverage for all reasonable and necessary care should not be viewed as an option, but rather a protection of life.

I again want to thank you for the opportunity to testify before you today. Please realize that while I am employed in field that stands to be eliminated if auto no-fault insurance is changed, I am not here to save my job. I am here as an advocate for those who will sustain a traumatic brain injury in the future.